



• **Cover broken windows** and holes in the roof or walls to prevent further weather damage.

• **Proceed with immediate clean-up measures** to prevent any health hazards. Perishable items pose a health problem and should be listed and photographed before discarding. Throw out fresh food and medicines that have come in contact with floodwaters.

• **Water for drinking and food preparation** should be used only if the public water system has been declared safe. In an emergency, water may be obtained by draining a hot water tank or melting ice cubes.

• **Take pictures of the damage to your building and contents.** Refrigerators, sofas and other hard goods should be hosed off and kept for the adjuster's inspection. Use a household cleanser to clean items to be kept. Any partially damaged items should be dried and aired; the adjuster will make recommendations as to repair or disposal.

• **Take all wooden furniture outdoors to dry**, but keep it out of direct sunlight to prevent warping. A garage or carport is a good place for drying. Remove drawers and other moving parts as soon as possible, but do not try to pry open swollen drawers from the front. Instead, remove the backing and push drawers out.

• **Shovel out mud while it is still moist** to give walls and floors a chance to dry. Once plastered walls have dried, brush off loose dirt. Wash with household cleanser and rinse with clean water: always start at the bottom and work up. Ceilings are done last. Special attention must be paid to cleaning out heating ducts and plumbing systems.

• **Mildew can be removed from dry wood** with a solution of 1 cup liquid chlorine bleach in 1 gallon of water.

• **Clean metal at once** then wipe with a kerosene soaked cloth. A light coat of oil will prevent iron from rusting. Scour all utensils, and, if necessary,

use fine steel wool on unpolished surfaces. Aluminum may be brightened by scrubbing with a solution of vinegar, cream of tartar, and hot water.

• **Quickly separate all laundry items** to avoid running colors. Clothing or household fabrics should be allowed to dry (slowly away from direct heat) before brushing off loose dirt. If you cannot get a professional cleaner, rinse the items in lukewarm water to remove lodged soil. Then wash with mild detergent; rinse and dry in sunlight.

• **Flooded basements should be drained** and cleaned carefully. Structural damage will occur if water is pumped out too quickly. After the floodwaters around your property have subsided, begin draining the basement in stages, about one-third of the water volume each day.

## *What Does National Flood Insurance Mean to You?*

Until the late 1960s, flood insurance was practically unavailable to home and business owners. Therefore, Congress voted in 1968 to create the National Flood Insurance Program (NFIP). This Federal program provides flood insurance at reasonable cost in exchange for the careful management of flood-prone areas by local communities.

Today, you can insure almost any enclosed building and its contents against flood loss. as long as our community is participating in the NFIP. The City of Harrisburg does participate and is the only community in the state to receive three rating upgrades, resulting in a 15% reduction in base premiums for City-based property.

Remember, most standard homeowner's policies do not cover flood loss. For more details on flood insurance protection, call your agent or company today.

***Make it your policy to protect your family against devastating flood losses.***



**Issued as a part of the Flood Prevention and Control Program of the Emergency Management Agency of the City Of Harrisburg.**

Stephen R. Reed, Mayor

# ***In the Event of a Flood***



## ***Tips to Reduce Loss and Damage***

**Emergency Management Agency of The City Of Harrisburg**

**Stephen R. Reed  
Mayor**



Even if you've never experienced a flood, you ought to know what to do if floodwaters threaten you, your family, and your community.

The following tips from the National Flood Insurance Program are given as suggested guidelines for action. If you find yourself in a flood situation and do not know what to do, check with your local emergency managers.

## Steps to Take Today

*Make an itemized list of personal property, including furnishings, clothing, and valuables. Photographs of your home—inside and out—are helpful. These will assist your insurance adjuster in settling claims and will help prove uninsured losses, which are tax deductible.*

- **Learn the safest route from your home** or place of business to high, safe ground if you should have to evacuate in a hurry.
- **Keep a portable radio**, emergency cooking equipment, and flashlights in working order, and keep extra batteries on hand.
- **Buy flood Insurance.** You should contact your property/casualty agent or company about flood insurance, which is offered through the National Flood Insurance Program. Generally, there is a 30 day waiting period for this policy to become effective, so don't wait until a flood is coming to apply.

*“I learned the hard way how important flood insurance is. Since flooding unexpectedly destroyed my home, I can never look at it again and feel the comfort and safety it once offered. I didn’t have flood insurance then, but I do now, along with a sense of security that if the same thing happens again, losses to my home and contents will be covered by a National Flood Insurance Policy. The reality is, if you live in a floodplain, you will be flooded. Federally-backed flood insurance is the best form of protection against devastating flood losses.”*

Roy Sedwick, Executive Director of the Texas Floodplain Management Association.  
Christmas, 1991

- **Keep your insurance policies** and a list of personal property in a safe place, such as a safe deposit box. Know the name, phone number, and location of the agent(s) who issued your policies.
- **Persons who live in frequently flooded areas** should keep on hand materials such as sandbags, plywood, plastic sheeting, and lumber which can be used to protect property. *(Remember, sandbags should not be stacked directly against the outer walls of a building, since, when wet, the bags may create added pressure on the foundation.)*

## When the Flood Comes

Safety is the most important consideration. Since floodwaters can rise very rapidly, you should be prepared to evacuate before the water level reaches your property.

- **Keep a battery-powered radio** tuned to a local station, and follow all instructions for your area. Be prepared to evacuate.
- **When outside the house, remember...** FLOODS ARE DECEPTIVE. Avoid flooded roads, and don't attempt to walk through floodwaters.
- **If, and only if, time permits...** there are several precautionary steps that can be taken:

- **Turn off all utilities** at the main power switch and close the main gas valve if evacuation is likely. Do not touch any electrical equipment unless it is in a dry area and you are standing on a piece of dry wood while wearing rubber gloves and rubber-soled boots or shoes.

- **Move valuable papers**, furs, jewelry, clothing, and other contents to upper floors or higher elevations.

- **Fill bathtubs, sinks, and jugs with clean water** in case regular supplies are contaminated. You can sanitize these items by first rinsing with bleach.

- **Board up windows** or protect them with storm shutters.

- **Bring outdoor possessions inside the house** or tie them down securely. This includes lawn furniture, garbage cans, tools, signs, and other moveable objects that might be swept away or hurled about.

- **If it is safe to evacuate by car**, you should consider the following:

- **Stock the car with nonperishable foods** (like canned goods), a plastic container of water, blankets, first aid kit, flashlights, dry clothing, and any special medication needed by your family.

- **Keep the gas tank at least half full** since gasoline pumps will not be working if the electricity is cut off.

- **Do not drive where the water is over the roads.** Parts of the road may already be washed out.

- **If your car stalls in a flooded area**, abandon it as soon as possible. Floodwaters can rise rapidly and sweep a car (and its occupants) away. Many deaths have resulted from attempts to move stalled vehicles.

- **If you're caught in your home** by rising waters, move to the second floor and, if necessary, to the roof. Take warm clothing, a flashlight, and a portable radio with you. Then wait for help... don't try to swim to safety. Rescue teams will be looking for you.

## After the Flood

If your home, apartment, or business has suffered flood damage, immediately call the agent or company who handles your flood insurance policy. The agent will then submit a loss form to the National Flood Insurance Program. An adjuster will be assigned to inspect your property as soon as possible.

- **Prior to entering a building**, check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank. If you smell gas, call your utility company immediately.

- **Upon entering the building**, do not use an open flame as a source of light since gas may still be trapped inside—use a battery-operated flashlight.

- **Watch for downed electrical wires.** Make certain that the main power switch is turned off. Do not turn on any lights or appliances until an electrician has checked the system for short circuits.